# Updates

For New Jersey Public Employers

New Jersey Division of Pensions and Benefits

Spring 2003

## Military Service and Employee Benefits

he ongoing war on terrorism and the potential of war with Iraq will directly affect the administration of retirement system benefits and health benefits as State-administered retirement system members who also serve in the reserve military forces are called to active duty. President Bush's callup of reserve forces for the war on terrorism, *Operation Noble Eagle* and *Operation Enduring Freedom*, and New Jersey Executive Order #133, were outlined in the Fall 2001 issue of *Updates*.

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Briefly, Executive Order #133 provides three benefits for a State employee called to active duty during *Operations Noble Eagle* and *Enduring Freedom*:

- They will be entitled upon termination of active military duty to return to State employment with full seniority and benefits.
- They will be entitled to State employee health benefits, life insurance, and pension coverage during active duty service as though they were on a paid leave of absence.
- ◆ They will be entitled to differential pay to compensate for any difference between their State gross salary and their military base salary. If differential pay is paid, full pension contributions based upon the employee's contractual salary should be

applies only to New Jersey State employees and to employees of New Jersey State colleges and universities. Local employers can choose to enact similar provisions for their affected employees. If the local employer opts not to provide continuing health benefits coverage, the employee and eligible dependents must be offered continuation of coverage under COBRA.

deducted. (Regarding Alternate Benefit Plan members, employee contributions used to determine differential pay will be

(Continued on page 2)

## New Fact Sheet Details Hiring Retired Government Employees

ailed with this edition of *Updates* is a copy of a new publication, Fact Sheet #58, *An Employer's Guide to Hiring Retired Government Employees*. This fact sheet contains important information pertaining to the hiring of retired public workers and addresses rule changes brought about by recent legislation, including Chapters 355, 278, and 253, P.L. 2001 - detailed in the Spring 2002 edition of *Updates* - that affect enrollment of retirees in the retirement system.

Because many retired public workers have great experience and skills to offer, and remain productive for longer periods following retirement, it is critical that you are aware of the criteria for enrollment of retired government employees in a pension fund. Be sure to study this fact sheet carefully.

## A Message from Our New Director

Frederick J. Beaver recently joined the Division of Pensions and Benefits as Director after a thirty-year career with Exelon Corporation (formerly PECO Energy) in Philadelphia. He held a number of positions in Human Resources, with particular emphasis in pension and health and welfare benefit plans. In his last assignment, Mr. Beaver was the Human Resources lead on the Mergers and Acquisitions Team responsible for the benefit plans of all acquired facilities.

pon my retirement from PECO, I decided that my return to work would be dependent upon the availability of an assignment which would prove challenging while offering an opportunity for personal growth. Accepting the position as Director of the Division of Pensions and Benefits has certainly provided the opportunities I was seeking. I am thoroughly challenged as I learn the myriad rules, regulations, and statutes under which the various public plans are administered and under which the Division must operate. In this I am able to appreciate the depth of knowledge and skill that you, our employers, must bring to your own work every day. I am encouraged by the dedication and expertise of our Certifying Officers and the Division's staff. I have much to learn and I could not ask for a better environment.

We face many challenges in the future. Pension funding, rising health costs, and an aging population will have a significant impact on our ability to deliver appropriate services. We will develop solutions to all of these issues. As we move forward, I intend to be as accessible as possible to our members and to our employers. The sharing of information and issues will form the basis for understanding as we work together to ensure that the programs developed to serve New Jersey's public employees continue to be regarded as being among the best in the nation.

Frederick J. Beaver, Director Division of Pensions and Benefits

### Military Service and Employee Benefits (Continued from page 1)

based on the member's gross differential salary, while employer contributions will be based on the full base salary.)

In the event of a war with Iraq, employees called to active military duty would be eligible for the restoration of certain pension and other benefits under the federal Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). However, the extension of health benefits, life insurance, and differential pay benefits during active service provided by Executive Order #133 would only be available if military action against Iraq is considered inclusive within *Operations Noble Eagle* and *Enduring Freedom*, or, barring that, through the issuance of a new Executive Order that covers the potential hostilities. According to a spokesperson at the New Jersey Department of Military Affairs, current call-ups generally fall under the umbrella of the two current operations.

For more on the benefit provisions provided by USERRA, see the article on page 5. Full details on Executive Order #133 can be found in the Certifying Officer letter of September 2001, *Benefit Continuation for Employees Called to Active Duty.* You can find the letter on the Division's Web page at: <a href="https://www.state.nj.us/treasury/pensions">www.state.nj.us/treasury/pensions</a>



## **Legislation Update**

Since the last issue of Updates, the following new legislation was signed into law by Governor McGreevey.

## PERS & TPAF

## Local Government Issuance of Refunding Bonds for Accrued Liability of Early Retirement Incentive

Chapter 42, P.L. 2002 — Allows units of local government (municipalities, counties, authorities, school boards, etc.) to issue refunding bonds to retire the unfunded accrued liability of the local units owed to the State's various pension systems created through the granting of early retirement benefits to employees of the local unit.

This law was effective July 12, 2002.

**JRS** 

## **Judicial Retirement System Pension Options**

Chapter 54, P.L. 2002 — This law created eight new pension payment options for retiring members of the Judicial Retirement System (see article on page 4).

This law was effective September 2, 2002.

**SHBP** 

#### Waiver of Health Benefits Amended

Chapter 3, P.L. 2003 - This law amends the statutes that allow a municipality or contracting unit, as defined in P.L.1946, c.138 (C.40:14A—1 et seq.) or P.L.1957, c.183 (C.40:14B—1 et seq.), that participates in the State Health Benefits Program — or a county, municipality, or contracting unit, as defined in the "Local Public Contracts Law" P.L.1971 c.198 (C.40A:11-1 et seq.) that participates in another group health benefits plan — to allow an employee who is eligible for other health care coverage to waive coverage to which the employee is entitled as an employee of the county, municipality, or contracting unit.

The new law amends these statutes in two ways:

- The ability to waiver is no longer limited to employees who have other coverage as a dependent of a spouse. It extends the waiver of coverage provisions to apply to any situation in which an employee is eligible for other health care coverage; and
- 2. The waiver provisions are extended to county colleges in the State Health Benefits Program or another group health benefits plan.

This law was effective January 27, 2003.

## **Retirement Planning Seminars for Your Employees**

n addition to our regularly scheduled retirement planning seminars, the Benefits Education Unit offers *free* retirement planning seminars that can be held at your location.

Seminars can be customized for employees at all stages in their careers, or we can present a general overview of the pension and retirement planning. Additional topics such as the State Deferred Compensation Plan or the State Health Benefits Program can also be addressed if they are applicable to your employees.

We are flexible, but prefer groups of at least 15 people. Seminars generally run about ninety minutes to cover the material, but can be done in one hour if necessary. Our presenter is also available after the session for individual questions.

If you have any questions or would like to schedule an on-site seminar please contact our office at (609) 777-2111 or at: pensions.nj@treas.state.nj.us

For a listing of our regularly scheduled retirement planning seminars visit the Seminars Web page at: www.state.nj.us/treasury/pensions/seminars.htm

## Concurrent Membership in PERS and ABP with the Same Employer Prohibited

ew Jersey statute prohibits an employee who is enrolled in the Alternate Benefit Program (ABP) from enrolling in or conributing to the Public Employees' Retirement System (PERS) on the basis of other part-time employment with the **same** employer. An employee may, however, be enrolled in the ABP, as a full-time employee with one employer, while concurrently contributing to PERS based on employment with a **different** employer.

A Certifying Officer letter dated November 2002 explains this, and includes a copy of a letter that can be given to an ABP member explaining why he or she cannot enroll in the PERS through the same employer. The letter can be viewed online at: <a href="https://www.state.nj.us/treasury/pensions/coltr02.htm">www.state.nj.us/treasury/pensions/coltr02.htm</a>

## **Judicial Retirement System Pension Options**

hapter 54, P.L. 2002, effective September 2, 2002, created eight new pension options for retiring members of the Judicial Retirement System (JRS). Previously, retiring judges had no choice of options and all judicial retirements were calculated exclusively with the Maximum Option.

The new law provides for a reduced monthly retirement allowance upon selection of Options A, B, C, D, 1, 2, 3, or 4, which give a surviving beneficiary a percentage of the retiree's resulting monthly allowance. The new Options are identical to those offered to retiring members of the Public Employees' Retirement System (PERS) and the Teachers' Pension and Annuity Fund (TPAF), with the Options A, B, C, and D reverting to the Maximum Option should the beneficiary predecease the retiree. Under Options 1, 2, 3, and 4, if the beneficiary dies before the retiree, the retirement allowance remains at the reduced payment level.

A new publication, Fact Sheet #61, *Planning for Your Survivors - Pension Options (JRS)* details the options and other statutory benefits available for JRS beneficiaries. It can be viewed online at: <a href="https://www.state.nj.us/treas-ury/pensions/pubslist.htm#fact">www.state.nj.us/treas-ury/pensions/pubslist.htm#fact</a>

### **Ensure Your Forms are Current**

he Division of Pensions and Benefits recognizes that our employers strive to maintain accurate records and to submit information in the most careful manner. However, changes in legislation and our administrative procedures can result in changes to our forms, and your information may need to be submitted in a new way.

It is now easier than ever to determine if a particular form is the most recent edition, and to access our forms in general, using the *Employer's Pensions and Benefits Administration Manual* (EPBAM). The EPBAM contains up to date forms, instructions, and background information to help make the employer's job easier and more effective. Written for the Internet and CD-ROM, the manual is interactive, with over 4,000 links to various topics.

You can access the EPBAM from a link in the "resources" section of our home page at: www.state.nj.us/treas-ury/pensions or by requesting the CD-ROM version by calling the Employer Education Unit at (609) 777-2111.

Upon accessing the EPBAM, click on the link for "Index of Forms" (the last item in the "Shortcuts" menu on the left side of the page). This will allow you to view and print the most current versions of all types of forms, organized by fund.

Try it and you'll see how easy it is to keep up to date!

### **Benefit Provisions Under USERRA**

he Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) 38 usc 4301 et seq. provides benefit protection to an employee who leaves public employment after October 13, 1994, to serve in the uniformed services and then returns to public employment within time frames specified in the law. The employee is entitled to the restoration of certain pension and similar benefits that would have accrued but for the employee's absence due to the qualified USERRA service.

USERRA requires an employer to treat an employee's period of service in the uniformed services as if the employee had never left public employment for the purposes of vesting and/or determining *eligibility* for retirement and health benefits.

For example, an employee with 24 years of pension credit and one year of USERRA-eligible service in the uniformed services would have 25 years of service for the purpose of determining *eligibility* for retirement. That employee, if a PERS or TPAF member, would be eligible to collect a retirement benefit before age 60 under the Early Retirement provisions. The employee would also be eligible for employer-paid health benefits coverage based on 25 years of service (if the employer normally provided this benefit). An example for vesting purposes would be that an employee with eight years of pension credit and two years of USER-RA-eligible service would be vested.

#### Military Service Used for Benefit Calculation

While the USERRA-eligible service will be used to determine eligibility for benefits, the actual calculation of retirement benefits will <u>not</u> use the USERRA-eligible service unless the employee pays required pension contributions for the period of military service. The employee may receive this pension credit for the period of uniformed service by making the pension contributions that would have been required had the employee not left employment to serve in the uniformed services.

The employee need not return to employment with the same public employer he or she left to enter the military service. The employee can return to employment with a different public employer, as long as that employer participates in the same retirement system the member was in prior to the USERRA-eligible service.

A public employer who hires a member of a New



Benefits' Employer Request for Forms
Hotline at (609) 777-4257, or by downloading the form from the online Employer's
Pensions and Benefits Administration
Manual (EPBAM). See the article on page 4
for more information on how to access and use the EPBAM.

Jersey public retirement system administered by the Division of Pensions and Benefits under the provisions of USERRA should submit a *Request for USERRA-Eligible Service* to the Division. Requests for this USERRA-eligible service must be received within the time frames specified under USERRA.

Once notified of the USERRA-eligible service, the Division will contact affected employees and ask if they wish to make the necessary contributions for the period of military service so that the service will be used in the calculation of their retirement allowances.

#### Additional Supplemental Plan Elective Contributions

USERRA also provides that employees are permitted to make additional elective deferrals for any programs, e.g., deferred compensation, SACT, or ACTS programs, in which they were enrolled immediately prior to their military service. These deferrals may not exceed the maximum amount employees would have been permitted to contribute during the period of military service had the employees been continuously employed by the public employer during those periods.

#### **More About USERRA**

For additional details on USERRA, including a walk through of the USERRA process for employers, see the Certifying Officer letter of November 3, 2000, *Military Service After Enrollment*. You can find the letter on the Division's Web page at

www.state.nj.us/treasury/pensions

he Division of Pensions and Benefits provides two different employer education seminars at regional locations in Randolph, Trenton, Mays Landing, Sewell, and Lyndhurst. Each seminar is a full day program. Participants who wish to attend both programs must register for each one separately.

Upcoming seminars are listed by topic, location, date, and seminar ID number. Early registration is advised as seating is limited. State agencies with electronic access MUST register attendees through the STADIS system. Other employers should submit the seminar registration form to the Benefits Education Unit, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295 or fax forms to (609) 777-1779.

## **Employer Education Programs January – December 2003**

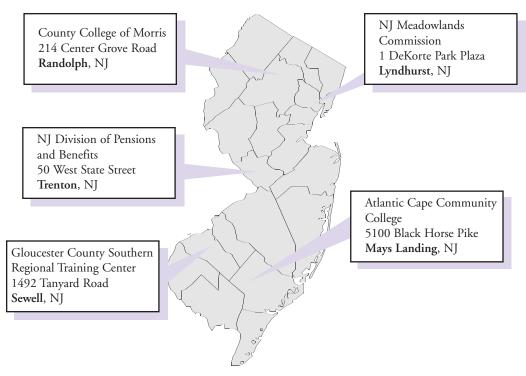
#### "Pension Processing and Employer Responsibilities"

This full day seminar is offered to assist employers of Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF) and Police and Firemen's Retirement System (PFRS) members in understanding the entire retirement process as it applies to them and their employees.

<b>Randolph</b> 10:00 a.m. to 3:30 p.m.	Trenton 10:00 a.m. to 3:30 p.m.	Lyndhurst 10:00 a.m. to 3:30 p.m.
May 13 — GG.983.234770 August 18 — GG.983.240001	March 19 — GG.983.234776 May 15 — GG.983.234777	October 1 — GG.983.240008
November 3 — GG.983.240002	June 12 — GG.983.234778 August 20 — GG.983.240005	Mays Landing 10:00 a.m. to 3:30 p.m.
Sewell 10:00 a.m. to 3:30 p.m.	October 8 — GG.983.240006 December 10 — GG.983.240007	March 18 — GG.983.234927 June 11 — GG.983.234928
April 1 — GG.983.234774 September 10 — GG.983.240003		

### "Completing the Quarterly Report of Contributions"

This full day seminar is offered by the Division of Pensions and Benefits to assist participating employers of Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF), and Police and Firemen's Retirement System (PFRS) members in completion of the Quarterly Report of Contributions. Also included will be "Enrollments Basics" and forms completion.



November 5 — GG.983.240004

\*This schedule and registration form, along with the schedule of seminars that we offer to your employees, is available in the "resources" section of the Division of Pensions and Benefits' Internet site at: www.state.nj.us/treasury/pensions

Trenton	
10:00 a.m. to 3:30 p.m.	
March 26 — GG.982.234930	
May 22 — GG.982.234931	
June 19 — GG.982.234932	
August 27 — GG.982.240009	
October 15 — GG.982.240010	
December 17 — GG.982.240011	
Randolph	
10:00 a.m. to 3:30 p.m.	
May 21 — GG.982.234934	
August 26 — GG.982.240012	
November 7 — GG.982.240013	
Sewell	
10:00 a.m. to 3:30 p.m.	
April 8 — GG.982.234938	
September 17 — GG.982.240014	
November 17 — GG.982.240015	
Mays Landing	
10:00 a.m. to 3:30 p.m.	
March 21 — GG.982.234941	
June 18 — GG982.234942	
Lyndhurst	
10:00 a.m. to 3:30 p.m.	

October 8 — GG.982.240016

Trenton

## Did You Know . . . Information and Advice from the Employer Education Unit

## **Calculating Back Deductions for Contributory Group Life Insurance**

he *Certification of Payroll Deductions* for a newly enrolled member of the Public Employees' Retirement System (PERS) or the Teachers' Pension and Annuity Fund (TPAF) under age 60, or an employee who has transferred in from another employing location, will indicate the member's participation in Contributory Group Life Insurance (CGLI) and the effective date of coverage.

For members of the PERS, the premium deducted is 0.5% (.005) of base salary. For members of the TPAF the rate is 0.4% (.004) of base salary.

By the time the certification is received, the employee will owe back premiums from the effective date of coverage to the present. These back premiums, along with deductions for the current quarter, will be due in their entirety at the end of the quarter in which deductions are certified to begin. The amount appearing in column 13 of the *Quarterly Report of Contributions* will reflect the total of current deductions plus all back deductions owed. Unfortunately, the *Certification of Payroll Deductions* will not list the amount of back deductions for CGLI. It is the responsibility of the employer to calculate this amount.

To calculate the back premiums owed for new enrollees and transferred employees: multiply the premium rate (.005 for PERS, or .004 for TPAF), times the base monthly salary that has been certified, times the number of months that have passed from the date of enrollment (or transfer) and the date deductions are certified to begin. This will yield the amount due in addition to the regular CGLI premium for the quarter.

For example, a PERS employee is enrolled as a 12-month employee effective 9/1/02. Deductions are certified to begin on 12/1/02. The annual salary certified on the enrollment application is \$30,000, or \$2,500 per month. The "Salary This Quarter" listed on the certification will be \$2,500 for the month of December. The member will have received three months salary between the date of enrollment and the date deductions are certified to begin. The total salary upon which back CGLI premiums will be due, therefore, is \$7,500. When back salary is added to current salary for the quarter, the total is \$10,000 (\$7,500 plus \$2,500). The total premium due as of the close of the quarter is \$50 (\$10,000 times .005).

## Publications/Form Changes (Continued from page 8)

Payment of Benefits Under Early Retirement Incentive	
Categories 1 & 3	July 2002
Receipt of Employer Paid Benefits Under Early Retirement	
Incentive Categories 1 & 3	July 2002
Revised Application for Withdrawal	July 2002
2002 State Early Retirement Incentive Program -	
State Autonomous Authorities	June 2002
Report of Contributions, Second Quarter 2002	June 2002
Report of Salary Change Instructions	June 2002
University Health Plans (UHP) Termination in SHBP	June 2002
Proposed Amendments to the New Jersey Administrative Code	May 2002
New Employer Pensions and Benefits Administration Manual	May 2002

## Tell us what you think...

The Division of Pensions and Benefits is constantly striving to enhance our services to employers. Your comments help us identify and understand your needs and priorities. We encourage you to write to the Division of Pensions and Benefits, Publications Unit, PO Box 295, Trenton, NJ 08625-0295 or email us at:

pensions.nj@treas.state.nj.us

## **Updates**

Spring 2003 Vol. VIII Issue 1

Updates is published semiannually by the Division of Pensions and Benefits and is designed to keep employers informed about issues regarding the administration of the pension programs. The newsletter will address legislative changes and include articles designed to clear up pension issues and concerns.

The selections in this publication are for informational purposes only and while every attempt at accuracy is made, it cannot be guaranteed. If there are discrepancies between the information presented here and the law, regulations, or contracts, the latter will govern. If you have questions or concerns or would like a particular issue addressed, contact the Updates Editor, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295.

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## **Publication/Form Changes**

ightharpoonup he following publications have been newly revised since the last issue of Updates. They can be viewed on the Division's Internet site at: www.state.nj.us/treasury/pensions Publications and fact sheets are found under "Current Publications." These can be ordered in bulk by calling (609) 777-4357. Certifying officer's letters have their own heading.

#### New Fact Sheets

#58 — An Employer's Guide to Hiring Retired Government	
Employees (PERS, TPAF, PFRS, & ABP)	December 2002
#60 — Voluntary Furlough Program (All Funds)	September 2002
#61 — Planning for Your Survivors - Pension Options (JRS)	August 2002
Revised Fact Sheets	
#1 — Purchasing Service Credit (PERS, TPAF, & PFRS)	April 2002
#15 — Disability Retirement Benefits (PERS & TPAF)	December 2002
#19 — Facts about Applying for Retirement (PFRS)	June 2002
#21 — Employment after Retirement (PERS)	January 2003
#23 — The SHBP and Medicare Parts A & B	January 2003
#27 — The Taxability and Mandatory Withholding of Income Tax	
from Your Pension Distribution (All Funds)	July 2002
#32 — The New Jersey State Employees Deferred	
Compensation Plan (State of NJ Employees)	February 2002
#34 — The Additional Contributions Tax-Sheltered (ACTS)	
Program (All Funds)	May 2002
#37 — State Employees Group Dental Program (SHBP)	
#38 — Alternate Benefit Program (ABP)	May 2002
#54 — Calculating Your Own Retirement Allowance	
(PERS & TPAF)	September 2002
#55 — Accidental Disability or Death Benefit Coverage	
for Off-Duty or Outside Employment (PFRS & PERS)	December 2002
Certifying Officer Letters	
These letters can be viewed over the Division's home page at:	
www.state.nj.us/treasury/pensions/coltr02.htm	
PERS Prosecutors Part Benefit Employee Contribution Rate	
Health Insurance Portability and Accountability Act (HIPAA) Update	
Report of Contributions, Fourth Quarter 2002	
Report of Salary Change Instructions	
Membership in ABP and PERS with the Same Employer	November 2002
Local Group Open Enrollment	=
Fall 2002 State Health Benefits Program Open Enrollment	September 2002
New Employee Long Term Care Insurance Orientation	September 2002
SHBP Open Enrollment 2002	August 2002
Open Enrollment for the New Jersey State Employees Tax	
Savings Program (Tax\$ave 2003)	August 2002

(Continued on page 7, see Publication/Form Changes)

## **Updates Addendum:**

## **Executive Order #50 and Active Military Service**

On February 27, 2003, soon after this edition of *Updates* went to print, Governor James E. McGreevey signed Executive Order #50, concerning the call-up of State employees for active military duty in support of the current situations with Iraq and North Korea. The new executive order essentially restates the provisions of Executive Order #133 as outlined in our lead article, *Military Service and Employee Benefits*. As such, the instructions to employers found in the newsletter, as well as the Certifying Officer letters on Operations Bold Eagle and Enduring Freedom from October 2001 and the Uniformed Services Employment and Reemployment Rights Act (USERRA) from November 2000, are still relevant in relation to Executive Order #50.

The text of the Governor's Executive Order follows.

#### **EXECUTIVE ORDER #50**

**WHEREAS**, the President of the United States has authorized the Secretary of Defense to call up select members of the Reserve and National Guard to active duty in response to the continuing Global War on Terrorism, potential armed conflict with Iraq, and heightened tensions with North Korea;

**WHEREAS**, the President of the United States has also authorized the Secretary of Homeland Security to similarly call up members of the Coast Guard Reserve;

**WHEREAS**, Reserve and National Guard members who are activated during this crisis situation serve a vital national interest for which they deserve the full support of the citizens of this State;

**WHEREAS**, the State of New Jersey recognizes that a strong, ready Reserve and National Guard are essential to the defense of this country and vital to this State in time of emergency or natural disaster;

**WHEREAS**, the State of New Jersey encourages its employees to serve in the Reserve and National Guard and recognizes the personal and economic sacrifices of its employees who are called to active duty during the Middle East crisis;

**NOW, THEREFORE, I, JAMES E. McGREEVEY,** Governor of the State of New Jersey, by virtue of the authority vested in me by the Constitution and by the Statutes of this State, do hereby **ORDER** and **DIRECT**:

- 1. New Jersey State employees who are called to active duty in response to the continuing Global War on Terrorism, potential armed conflict with Iraq, and heightened tensions with North Korea shall be entitled upon termination of active duty to return to State employment with full seniority and benefits consistent with State and federal military reemployment and seniority rights.
- 2. During active duty for the duration of their activation, these State employees shall be entitled to receive a salary equal to the differential between the employee's State salary and the employee's military base pay, following the exhaustion of statutory entitlements to full pay.
- 3. These State employees shall be entitled to State employees health benefits, life insurance and pension coverage during active duty service for which they receive differential salary as prescribed in this order as if they were on paid leave of absence.
- 4. If a State employee's military base pay is greater than his or her State salary, such that he or she would not receive differential pay under paragraph 2 of this Order, that State employee shall, nonetheless, be entitled to State employee health benefits, life insurance and pension

coverage during active duty service, with the State employee's contributory portion of those benefits and programs to be paid by the employee upon his or her return to State employment, after completion of active duty.

- 5. The Commissioner of Personnel shall implement this Executive Order and each department, office, division or agency of the State is authorized and directed, to the extent not inconsistent with law, to cooperate with the Commissioner of Personnel and to make available to her such information, personnel and assistance as necessary to accomplish the purposes of this of this Order.
- 6. This Order shall take effect immediately.

Given, under my hand and seal this day of February 27,

in the Year of our Lord, Two Thousand and Three, and of the Independence of the United States, the Two Hundred and Twenty-Seventh.

(Signed) James E. McGreevey Governor

Attest:
Paul P. Josephson
Chief Counsel to the Governor